

FIRST NORTHERN COMMUNITY BANCORP

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2880626	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$748	\$737	-1.4%		
Loans	\$488	\$456	-6.7%		
Construction & development	\$42	\$32	-23.3%		
Closed-end 1-4 family residential	\$62	\$61	-1.9%		
Home equity	\$56	\$59	6.1%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-21.3%		
Commercial & Industrial	\$93	\$82	-11.5%		
Commercial real estate	\$171	\$161	-5.9%		
Unused commitments	\$192	\$140	-26.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$48	\$42	-11.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$65	132.3%		
Cash & balances due	\$147	\$140	-5.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$21	\$24	17.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$26	38.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$671	\$659	-1.9%		
Deposits	\$653	\$641	-1.8%		
Total other borrowings	\$12	\$11	-10.9%		
FHLB advances	\$11	\$9	-18.2%		
Equity					
Equity capital at quarter end	\$77	\$79	2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.7%	--		
Tier 1 risk based capital ratio	14.3%	15.2%	--		
Total risk based capital ratio	15.6%	16.5%	--		
Return on equity ¹	-13.3%	4.9%	--		
Return on assets ¹	-1.4%	0.5%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	67.7%	89.9%	--		
Loss provision to net charge-offs (qtr)	74.4%	54.1%	--		
Net charge-offs to average loans and leases ¹	7.1%	2.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.5%	0.8%	1.1%	0.3%	--
Closed-end 1-4 family residential	2.2%	3.8%	0.0%	0.0%	--
Home equity	0.2%	0.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.3%	1.4%	1.3%	--
Commercial & Industrial	4.2%	2.2%	3.4%	1.2%	--
Commercial real estate	2.2%	3.7%	0.0%	0.8%	--
Total loans	3.6%	2.7%	1.9%	0.6%	--